

# UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION

In re: ROBERT G TISCHLER  
JESSICA M TISCHLER  
Debtor(s)

Case No.: 14-16525-pmc

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Craig Shopneck - CLEVELAND, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/13/2014.
- 2) The plan was confirmed on 04/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/01/2016.
- 5) The case was converted on 04/21/2016.
- 6) Number of months from filing or conversion to last payment: 13.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 273,149.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All Checks distributed by the trustee relating to this case have not cleared the bank.

### Receipts:

Total paid by or on behalf of the debtor:	\$27,726.51
Less amount refunded to debtor:	\$432.41

<b>NET RECEIPTS:</b>	<b>\$27,294.10</b>
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### Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$2,279.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$1,120.38
Other:	\$.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$3,399.38</b>
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Attorney fees paid and disclosed by debtor:	\$721.00
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### Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
CAPITAL ONE BANK USA NA	Unsecured	2,350.00	2,366.54	2,366.54	.00	.00
CAPITAL ONE NA	Unsecured	890.00	890.46	890.46	.00	.00
CAVALRY PORTFOLIO SVCS	Unsecured	927.00	927.15	927.15	.00	.00
CAVALRY PORTFOLIO SVCS	Unsecured	NA	NA	NA	.00	.00
CAVALRY SPV I LLC	Unsecured	NA	.00	.00	.00	.00
CITY OF CLEVELAND HEIGHTS	Unsecured	750.00	NA	NA	.00	.00
COLUMBIA GAS OF OHIO	Unsecured	747.00	925.45	925.45	.00	.00
COLUMBIA GAS OF OHIO INC	Unsecured	NA	NA	NA	.00	.00
CREDIT AMERICA	Unsecured	NA	NA	NA	.00	.00
CREDIT CONTROL LLC	Unsecured	NA	NA	NA	.00	.00
CSEA	Unsecured	NA	NA	NA	.00	.00
DIRECT TV	Unsecured	123.70	NA	NA	.00	.00
DISCOVER BANK	Unsecured	599.00	487.84	487.84	.00	.00

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DR MARK KRIWINSKY	Unsecured	34.00	NA	NA	.00	.00
ENHANCED RECOVERY CORP	Unsecured	183.00	NA	NA	.00	.00
ENHANCED RECOVERY CORP	Unsecured	NA	NA	NA	.00	.00
FIRST CREDIT	Unsecured	NA	NA	NA	.00	.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	267.00	NA	NA	.00	.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	32.00	NA	NA	.00	.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	21.00	NA	NA	.00	.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	20.00	NA	NA	.00	.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	14.00	NA	NA	.00	.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	14.00	NA	NA	.00	.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	10.00	NA	NA	.00	.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	7.00	NA	NA	.00	.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	7.00	NA	NA	.00	.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	63.00	NA	NA	.00	.00
FIRST PREMIER BANK	Unsecured	417.00	NA	NA	.00	.00
FIRST PREMIER BANK	Unsecured	408.00	NA	NA	.00	.00
HILLCREST HOSPITAL	Unsecured	377.00	NA	NA	.00	.00
JOHNSON MORGAN & WHITE PETROI	Unsecured	NA	NA	NA	.00	.00
JOSEPH MANN & CREED	Unsecured	NA	NA	NA	.00	.00
KARELYN TISCHLER	Unsecured	NA	NA	NA	.00	.00
LVNV FUNDING LLC	Unsecured	1,746.00	NA	NA	.00	.00
MALCOLM S GERALD & ASSOCIATES IN	Unsecured	NA	NA	NA	.00	.00
MEDGROUP	Unsecured	NA	NA	NA	.00	.00
MID ATLANTIC CAPITAL	Unsecured	1,000.00	NA	NA	.00	.00
NATIONAL EDUCATIONAL MUSIC CO	Unsecured	1,028.73	NA	NA	.00	.00
NATIONWIDE RECOVERY SERVICE	Unsecured	163.00	NA	NA	.00	.00
NAVIENT SOLUTIONS INC	Unsecured	30,767.00	42,900.53	42,900.53	.00	.00
NAVIENT SOLUTIONS INC	Unsecured	NA	.00	.00	.00	.00
NCO FINANCIAL SYSTEMS INC	Unsecured	NA	NA	NA	.00	.00
NCO FINANCIAL SYSTEMS INC	Unsecured	NA	NA	NA	.00	.00
NEORS	Unsecured	500.00	NA	NA	.00	.00
NOVACARE REHABILITATION	Unsecured	NA	NA	NA	.00	.00
OHIO BELL TELEPHONE COMPANY	Unsecured	131.00	130.85	130.85	.00	.00
ORION	Unsecured	28.00	27.71	27.71	.00	.00
ORION	Unsecured	NA	.00	.00	.00	.00
PAYLIANCE	Unsecured	91.00	NA	NA	.00	.00
PORTFOLIO RECOVERY & ASSOC LLC	Unsecured	NA	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	.00	.00	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	.00	.00	.00	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	3,216.00	3,215.60	3,215.60	.00	.00

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PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	173.00	298.12	298.12	.00	.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	.00	.00	.00	.00
PRA RECEIVABLES MANagements LLC	Secured	20,551.50	20,947.06	20,947.06	1,807.68	1,130.64
PSE CREDIT UNION INC	Unsecured	5,102.00	NA	NA	.00	.00
PSYCHOLOGICAL & BEHAVIORAL CONE	Unsecured	72.00	NA	NA	.00	.00
QUANTUM3 GROUP LLC	Unsecured	53.76	53.76	53.76	.00	.00
QUANTUM3 GROUP LLC	Unsecured	433.00	174.08	174.08	.00	.00
QUANTUM3 GROUP LLC	Unsecured	82.00	179.98	179.98	.00	.00
QUANTUM3 GROUP LLC	Unsecured	NA	141.13	141.13	.00	.00
QUANTUM3 GROUP LLC	Unsecured	NA	61.10	61.10	.00	.00
QUANTUM3 GROUP LLC	Unsecured	NA	97.14	97.14	.00	.00
QUANTUM3 GROUP LLC	Unsecured	NA	228.18	228.18	.00	.00
QUANTUM3 GROUP LLC	Unsecured	NA	56.34	56.34	.00	.00
QUANTUM3 GROUP LLC	Unsecured	NA	251.79	251.79	.00	.00
REGIONAL INCOME TAX AGENCY	Unsecured	7,422.00	3,552.81	3,552.81	.00	.00
REVENUE GROUP	Unsecured	NA	NA	NA	.00	.00
REVENUE GROUP	Unsecured	NA	NA	NA	.00	.00
RURAL/METRO	Unsecured	NA	NA	NA	.00	.00
SALLIE MAE	Unsecured	3,831.00	NA	NA	.00	.00
SALLIE MAE	Unsecured	7,415.00	NA	NA	.00	.00
SHEMETA ADAMS & VON ALLMEN PC	Unsecured	NA	NA	NA	.00	.00
SOUTHWEST GENERAL URGICARE	Unsecured	14.47	NA	NA	.00	.00
UH AHUJA MEDICAL CTR	Unsecured	231.51	NA	NA	.00	.00
UHMP UNIVERSITY COMMUNITY SPEC	Unsecured	180.00	NA	NA	.00	.00
UNITED COLLECTION BUREAU INC	Unsecured	NA	NA	NA	.00	.00
UNIVERSAL FIDELITY	Unsecured	272.28	NA	NA	.00	.00
UNIVERSITY HOSPITAL	Unsecured	436.00	NA	NA	.00	.00
UNIVERSITY HOSPITALS MEDICAL GRO	Unsecured	25.00	NA	NA	.00	.00
UNIVERSITY SUBURBAN	Unsecured	100.00	NA	NA	.00	.00
US BANK NA	Secured	115,192.97	999,999.99	16,579.58	16,579.58	.00
US BANK NA	Secured	19,180.03	19,180.03	19,180.03	4,376.82	.00
WELLS FARGO BANK NA	Secured	4,934.00	3,511.81	3,511.81	.00	.00
WELLS FARGO BANK NA	Secured	NA	622.74	622.74	.00	.00

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WELTMAN WEINBERG & REIS CO LPA	Unsecured	NA	NA	NA	.00	.00

### Summary of Disbursements to Creditors:

#### **Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	16,579.58	16,579.58	.00
Mortgage Arrearage:	19,180.03	4,376.82	.00
Debt Secured by Vehicle:	24,458.87	1,807.68	1,130.64
All Other Secured:	622.74	.00	.00
<b>TOTAL SECURED:</b>	<b>60,841.22</b>	<b>22,764.08</b>	<b>1,130.64</b>

#### **Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>

<b>GENERAL UNSECURED PAYMENTS:</b>	56,966.56	.00	.00
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#### **Disbursements:**

Expenses of Administration:	\$3,399.38		
Disbursements to Creditors:	\$23,894.72		
<b>TOTAL DISBURSEMENTS:</b>			<b>\$27,294.10</b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 04/27/2016

By: /s/Craig Shopneck - CLEVELAND  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.